Case 1-19-40645-cec Doc 25-1 Filed 05/16/19 Entered 05/16/19 16:05:11

EXHIBIT A



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04/02/2019 Loan Number: 7484

Marlene Y Colmer 1795 CONEY ISLAND AVE STE 3 BROOKLYN, NY 11230



DECISION ON REQUEST FOR MORTGAGE ASSISTANCE PLEASE READ CAREFULLY

Dear Marlene Y Colmer:

Thank you for the request for mortgage assistance. We completed our review of the application and the financial information provided and we have evaluated the account for all available mortgage assistance options. Unfortunately, we are not able to offer any modifications at this time. Please see the enclosed "Non-Approval Notice" for details on the modification options we could not approve. However, the account is conditionally eligible for other alternative(s) to foreclosure as outlined in the enclosed "Other Available Options."

Below, please find important information about our decision regarding mortgage assistance, with additional details on the following pages.

Account Information

Loan Number:



Property Address:

3 Oceanview Ave Staten Island, NY 10312

We are here to help!

Your Relationship Manager: Yash Mevada RelationshipManager@ocwen.com Online: www.OcwenCustomers.com

If it is believed our decision was incorrect, a request for appeal can be made in writing within 30 days from the date of this letter. Additional details on how to submit an appeal are included with this letter.

The following additional documents are enclosed for information:

- Modification Program Review
- Opportunity for Appeal

- Legal Disclosures
- Additional Assistance Available
- Other Available Options

We are here to help! Yash Mevada has been assigned as the relationship manager and will be the designated representative for resolution, inquiries and submission of documents.

If there are any questions or there is interest in obtaining additional information regarding other assistance options that may be available such as other modification programs, a short sale or deed in lieu of foreclosure, please call the account Relationship Manager Yash Mevada toll-free at 800.746.2936. We are available Monday through Friday 8:00 am to 8:00 pm ET.

Sincerely, Loan Servicing

484

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MODIFICATION PROGRAM REVIEW

Program	Determination	Reason for Non-Approval
Helping Homeowners Modification	Non-Approved	The account is greater than 90 days delinquent.
Streamline Modification	Non-Approved	Due to our modification program rules, the lowest modification payment that we can provide will exceed the current mortgage payment by more than 25%.



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OPPORTUNITY FOR APPEAL

What should be done if there is disagreement with the reason for non-approval and want to appeal?



If there is disagreement with the reason(s) for non-approval of any loan modification option, the account is afforded the right to appeal. To appeal, the account is provided 30 days from the date of this notice to send a written explanation and supporting documentation to substantiate findings. Please send a copy of this letter, along with any supporting documents, to:

Ocwen Loan Servicing, LLC
Escalations Department
P.O. Box 785061
Orlando, FL 32878-5061
Email: escalatedcases@ocwen.com

No foreclosure sale will be conducted, and the home will not be lost during this 30-day period. However, please note that if a notice of a foreclosure sale date of the home is received, or if notice of a foreclosure sale date of the home was published prior to the submission to us of a completed loan modification application, then such foreclosure sale may not be suspended for this 30-day period if, despite our reasonable attempts to delay the sale, the court with jurisdiction over the foreclosure proceedings, or the bankruptcy court in a bankruptcy case, or the public official charged with carrying out the sale fails or refuses to halt the sale.

If appeal of our decision is chosen, the mortgage assistance option(s) offered in this notice will remain available pending the outcome of the appeal.

If there is a delay to accept the mortgage assistance option(s) offered in this notice until after receiving our appeal decision, the account will become more delinquent. Any unpaid interest and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on the account during the appeal. In that event, the payment amounts and due dates of the initial mortgage assistance option(s) may be adjusted.

For Borrowers in New York: We will not initiate or advance foreclosure during the appeal process.

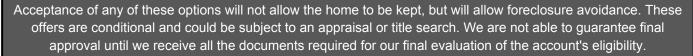
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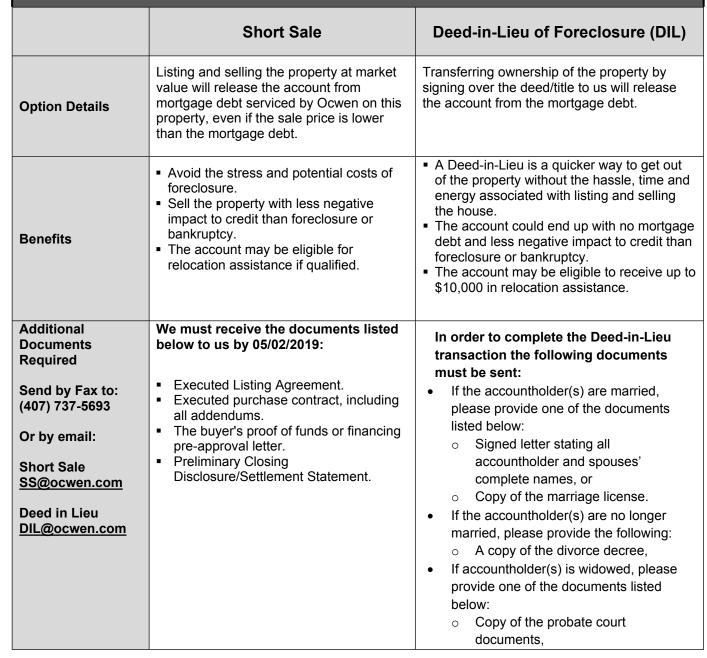


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OTHER AVAILABLE OPTIONS

The account is conditionally approved for these Mortgage Assistance Options





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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.









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Death certificate, or Obituary/newspaper article reporting the death. Please note that final approval is Please note that final approval is conditioned conditioned upon receipt of the following upon receipt of the following documents/information from third-party documents/information from third-party providers: providers: Additional Valuation - an independent valuation of Valuation - an independent valuation of the Documents/Inform the property that verifies the current property that verifies the current estimated ation We Will estimated market value. market value. Request from Closing costs - verification that closing Clear Title - a title search or history **Third Parties Prior** costs associated with the transaction are demonstrating clear title and in marketable to Final Approval reasonable and customary. condition. If applicable, approval from the investor If applicable, approval from the investor or or mortgage insurer of the account to mortgage insurer of the account to proceed proceed with the transaction. with the transaction. After we receive all required documents After we receive all required documents we we will: will: Complete a review of the account Complete a review of the account terms, terms, investor requirements, and investor requirements, and mortgage mortgage insurance requirements, if insurance requirements, if applicable. applicable. Work to complete an independent valuation Work to complete an independent review. A valuation agent will be in contact or work with the account's designated valuation review. A valuation agent will be in contact or work with the account's agent for access to the property so that the designated agent for access to the valuation agent can set up an appointment. property so that the valuation agent can If we sent a final approval, the account will be set up an appointment. **Our Next Steps** afforded 14 calendar days from the date of After We Receive If an offer is present and after all receipt to provide signed written acceptance **All Required** documents/information have been of the offer. **Documents** received, we will issue a decision within 30 calendar days. Once we've received written acceptance, our vendor will draft the deed document and schedule a notary at a convenient time and If we send a final approval, the account place for the execution of the DIL of will be afforded 14 calendar days from the date of receipt to provide signed written foreclosure documents. acceptance of the short sale approval. Failure to perform all actions required to accept the Short Sale offer will be considered as a rejection.

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ADDITIONAL ASSISTANCE IS AVAILABLE

If financial hardship is being experienced, housing counseling may be a way to help manage finances. We recommend contacting a HUD-approved agency for assistance in keeping the home. This assistance is available at no charge.

HUD Approved Housing Counseling (800) 569-4287 www.HUD.gov Homeowner's HOPE Hotline Number (888) 995-4673 www.hopenow.com Fannie Mae Assistance Program www.knowyouroptions.com (800) 232-6643

Consumer Financial Protection Bureau (CFPB) www.consumerfinance.gov/mortgagehelp/ (855) 411-2372

Freddie Mac Assistance Program www.myhome.freddiemac.com

For Borrowers in New York:

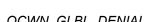
The New York State Department of Financial Services' website provides detailed information about programs and services that are available to provide assistance in avoiding foreclosure.

http://www.dfs.ny.gov/

To submit a qualified written request, a notice of error or a request for information, the following address must be used:

Ocwen Research Department PO Box 24736 West Palm Beach, FL 33416-4736

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LEGAL DISCLOSURES

New York Residents: If it is believed the loss mitigation request has been wrongly denied, a complaint can be filed with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.



Notice regarding Credit Discrimination: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Notice regarding Tax Consequences of Mortgage Assistance Options: Acceptance of a Loan Modification, Short Sale, or Deed-in-Lieu of Foreclosure may result in federal, state, or local tax consequences and/or affect eligibility for any public assistance benefits. We cannot advise on these impacts and encourage contacting a tax professional to discuss any questions.

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